

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MELINDA L. BAKER

Debtor(s)

Case No. 13-11193TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2013.
- 2) The plan was confirmed on 02/27/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/15/2014, 08/18/2015, 04/11/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/22/2015, 01/08/2016, 03/21/2018.
- 5) The case was dismissed on 05/15/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,366.60.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,700.00
Less amount refunded to debtor	\$1,300.00

NET RECEIPTS: **\$47,400.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,492.12
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,878.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,370.50**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	734.41	720.38	720.38	0.00	0.00
APPLIED CARD BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,477.20	1,694.22	1,694.22	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,215.95	1,169.83	1,169.83	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Secured	2,088.37	NA	1,446.06	1,446.06	189.41
CREDIT MANAGEMENT CO	Unsecured	520.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,014.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	13,216.43	13,216.43	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	19,013.88	19,013.88	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	19,366.60	19,366.60	0.00	0.00
JD BYRIDER CNAC	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
MERCER COUNTY STATE BANK	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,858.32	1,858.32	1,858.32	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL BANKRUPTCY SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	86,953.30	85,245.62	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	0.00	5,004.15	5,004.15	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	0.00	0.00	34,389.88	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	13,190.72	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Priority	0.00	1,950.00	1,950.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC***++	Unsecured	310.42	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CRDT UNION	Unsecured	0.00	NA	NA	0.00	0.00
PARSON BISHOP NAT'L CLLCTN	Unsecured	119.00	NA	NA	0.00	0.00
PHELAN HALLINAN LLP	Unsecured	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	454.76	454.76	454.76	0.00	0.00
RECOVERY MGT SYSTEMS CORP++	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RECOVERY MGT SYSTEMS CORP++	Unsecured	0.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	610.79	610.79	610.79	0.00	0.00
SHERRI J BRAUNSTEIN ESQ	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$5,004.15	\$39,394.03	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,446.06	\$1,446.06	\$189.41
All Other Secured	\$19,366.60	\$0.00	\$0.00
TOTAL SECURED:	\$25,816.81	\$40,840.09	\$189.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,963.88	\$0.00	\$0.00
TOTAL PRIORITY:	\$20,963.88	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,724.73	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,370.50</u>	
Disbursements to Creditors	<u>\$41,029.50</u>	
TOTAL DISBURSEMENTS :		<u>\$47,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.